

10-01-11

**Dear Michigan Senators and Representatives;**

**I am writing very sincerely and passionately requesting a "NO" vote concerning House Bill 4936.**

**To all of you representing the people of Michigan, please listen to our story...one that many others in our State unfortunately share.**

**I am the wife of a wonderful man, Wayne Greenwood whose life was catastrophically changed October 27<sup>th</sup>, 1995. We are the parents of 2 beautiful children whose lives were forever changed as well the day a truck ran a stop sign and T-boned the car their daddy was headed home in. They were 9 & 7 at the time of the accident. As a result of that accident my husband sustained a severe traumatic brain injury which ultimately led to his needing assistance from others for his day to day needs and functioning. This assistance is required 24 hours a day, 7 days a week.**

**If it were not for Michigan Auto No-Fault that was included in the automobile insurance we purchased, my husband would certainly not have been in attendance at his son's wedding this past summer...or taken the first few steps in 16 years at pool therapy as he did just last week!**

**We have always carried health insurance through BC/BS of Michigan as a benefit of my employment with Citizens National Bank in Cheboygan but it was certainly not sufficient to care for the catastrophic needs my husband had incurred. We would be bankrupt now had it not been for the catastrophic PIP benefits that allowed for continued rehabilitation in his case.**

**We were able to move home, function as a family and enjoy Dad in a loving, nurturing environment that he needed and benefited from as much as his children did. Wayne's diagnosis was severe, requiring his nourishment to be administered through a G-tube and aid in bowel care and all daily activities. There is much that he requires and a team to help him do it. The rainbow that emerges from this daunting existence Wayne was dealt is the fact that he has continued to improve and impress us everyday. His desire to learn and work has brought attention to the fact that there is HOPE. His desire, accomplishments and example have touched all those that work with him, his family, friends and community as well.**

**Our No Fault system works and is funded fairly. We did not foresee our life's changing so drastically...no one does. Until it happens to you, your wife or husband or children, God forbid, you will never fully understand the true importance of the Michigan Auto-Fault Protection. Don't let all the reasons it was established occur and devastate our State as it will. Please, please vote "NO" concerning HB 4936.**

**Very Sincerely,**

**Mary and Wayne Greenwood**

**Jacob and Jacelyn Greenwood and Mallory Greenwood**



Mr. Wayne A. Greenwood  
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